Intro to Mint
Student Worksheet

Intuit mint®

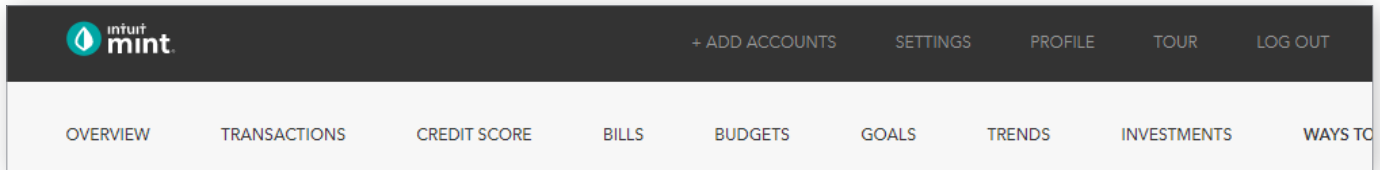|	
mint	+ ADD ACCOUNTS SETTINGS PROFILE TOUR LOG OUT
OVERVIEW TRANSACTIONS CREDIT SCORE BILLS BUDGETS GOALS TRENDS INVESTMENTS WAYS TO	

Part 1: Overview Tab

You should be at the Mint **Overview** tab. If not, click on overview from the menu at the top of the page.
Mint imports transactions from Isaiah's financial accounts. On the left side of the page, you can see the accounts and balances.

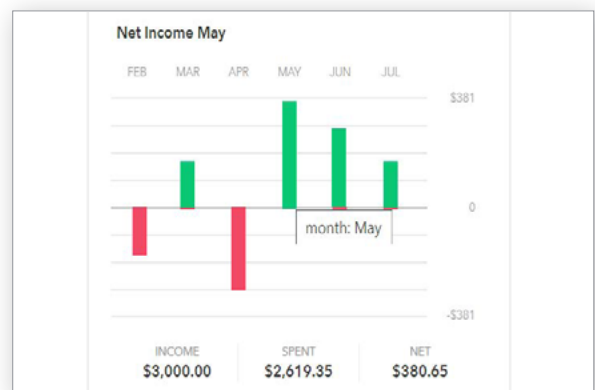1. Record each account name and balance:

ACCOUNTS

> 🄲 Cash

> ▭ Credit Cards

> 🎓 Loans
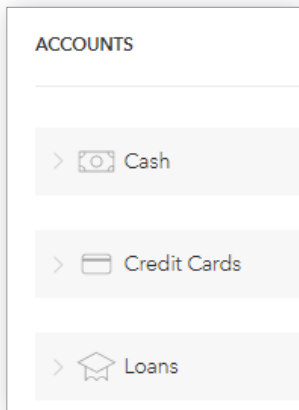
ACCOUNT	ACCOUNT NAME	BALANCE
Cash		$
Cash		$
Credit Card		$
Loan		$
Loan		$

Note: Clicking on the gray arrows will expand or collapse accounts

Scrolling down on the **Overview** tab, on the left side is a graph that shows net income by month.
A green bar indicates more income than spending; a red bar more spending than income.

2. Does Isaiah have a net surplus or deficit this month?
   How does it compare to last month?

Net Income May

FEB   MAR   APR   MAY   JUN   JUL

$381

month: May

0

-$381

INCOME	SPENT	NET
$3,000.00	$2,619.35	$380.65

Part 2: Transactions Tab

Click on the **Transactions** tab. Here we see all Isaiah's spending, all sorted by date.
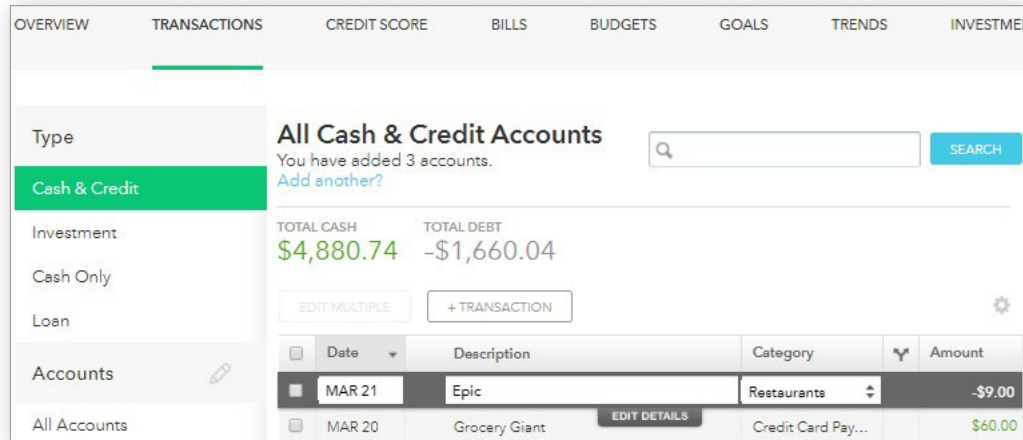
   3. List Isaiah's three most recent transactions:

DATE	DESCRIPTION	CATEGORY	AMOUNT
			$
			$
			$

On the left side, we can choose to see transactions for any individual account instead of all accounts:

   4. Click on Isaiah's **My Savings** account.
       How much does Isaiah transfer to his savings each month?
       How much did Isaiah earn in interest last month?

   5. Click on Isaiah's **My Credit Card** account.
       Where are some frequently occurring places Isaiah uses his credit card for purchases?
       When did Isaiah last make a credit card payment? How much was the payment?

Part 3: Credit Score

At the **Credit Score** tab, we can learn about Isaiah's credit rating. If you do not see a score, see directions in the Connecting to Mint Guide.

6. What is Isaiah's credit score and ranking?

   ☐ **Poor**   ☐ **Fair**   ☐ **Good**   ☐ **Very Good**   ☐ **Excellent**

Part 4: Budgets

This tool is an interactive section of Mint where users can set up spending categories and set limits for themselves.

By default, a couple budget categories are set up with sample limits. For example, **Auto & Transport: Gas & Fuel**.

7. Analyze the **Auto & Transport** budget.
   What is the current suggested budget limit?
   How much has Isaiah spent so far this month?
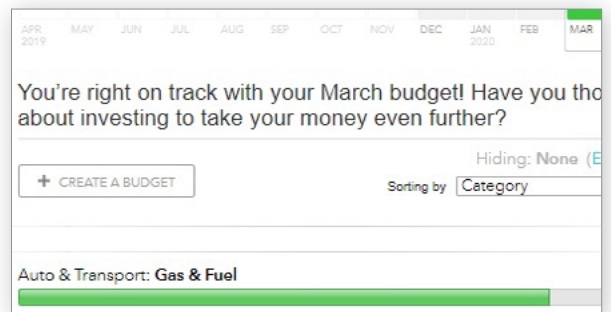
Click on the heading or magnifying glass icon to view transactions for **Gas & Fuel**.

8. Click to view the transactions.
   Describe the transactions for **Auto & Transport**.
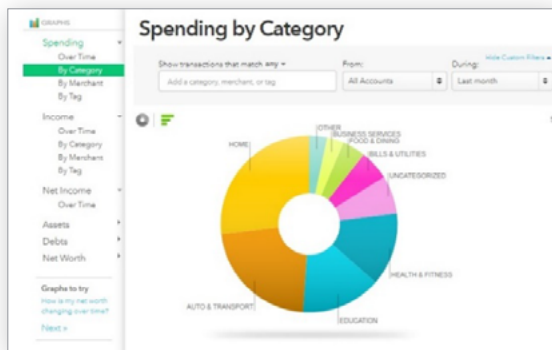   Where and how much are some of the transactions?

To interact with this budget, click to change the budget limit. The color may be green (Isaiah is within his budget), yellow (approaching limit), or red (over limit).

9. Click to change the budget limit to see how the color change.

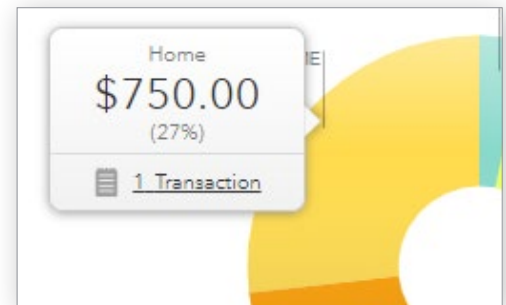☐ Check complete

Part 5: Trends

In this tab, we see charts that illustrate Isaiah's spending and income over time.

There are many types of charts listed on the left side of the page.

On the left side, click on **Spending**, and then choose **By Category**. Above the pie chart, make sure to select **Last Month**.

10. List the biggest five (5) categories of Isaiah's spending.

Hover over any piece of the pie to see the amount and percent that will appear in a pop-up box.
Add the amount and percent to the above category list.

In addition to seeing the amount and percent, a link appears in a pop-up box. It links to the transactions that make up spending for that category.

11. Click to see the transactions for Home. What is/are the transactions?

Change the chart type to **Income**, then **Over Time**. Above the chart, select **Last 3 Months**.
Here we see how much Isaiah is earning each month from his jobs.

12. How much does Isaiah earn each month?
Is it the same every month?

Part 6: Ways to Save

Mint's **Ways to Save** tab shows offers from current banks for savings, loans, credit, and more. While Isaiah already has a **Savings** account, he can investigate other bank offers. He may find one that offers better terms.
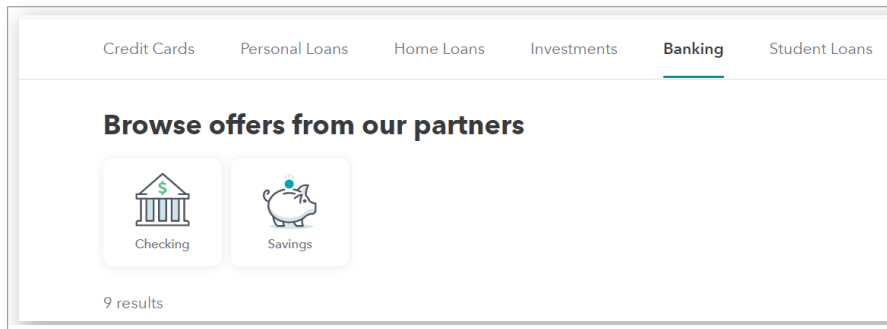
Click to look at the **Savings** account offers.

13. Choose any one of the offers. Record:

BANK NAME	ACCOUNT NAME	APY	MINIMUM NEEDED	MONTHLY FEE
		%	$	$

Part 7: Conclusion

People manage their money and budget in different ways. Mint is one of those ways.

14. From the parts of Mint that you've seen, what are two features that make it a useful tool to manage money?

Welcome Survey

We want to know who you are and what brought you to these Mint activities.

Click **this link** or scan the QR code to take a short survey.

https://www.surveymonkey.com/r/IntroToMint

This survey and the ones following each Mint activity will enter your teacher to win swag for your classroom and money for class supplies.

Supplemental Screenshots

The following screenshots should guide students through Mint:

1. Students log in but will not have to provide any personal information.
2. **Mint's** dashboard and landing page immediately shows financial information. Running across the top of the screen are the various tabs.
3. On the left side of the **Overview** tab, Isaiah's accounts appear.
4. In the **Transactions** tab all the individual transactions for Isaiah are in order by date and can be seen entirely or by account.
5. The **Credit Score** tab shows Isaiah's credit score.
6. The **Budgets** tab is also interactive. Mint does a basic set-up of a budget for Mint users.
7. The **Trends** tab shows historical income and spending.
8. Finally, the **Ways to Save** tab shows offers from banks and other institutions.
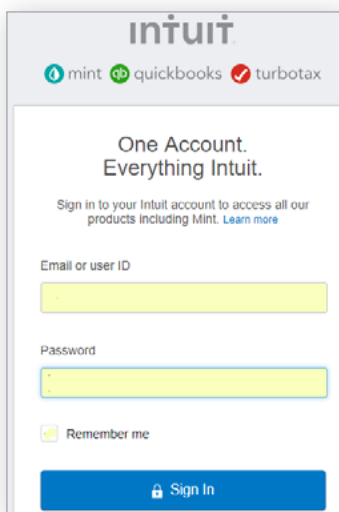
Figure 1: Mint Log In Screen
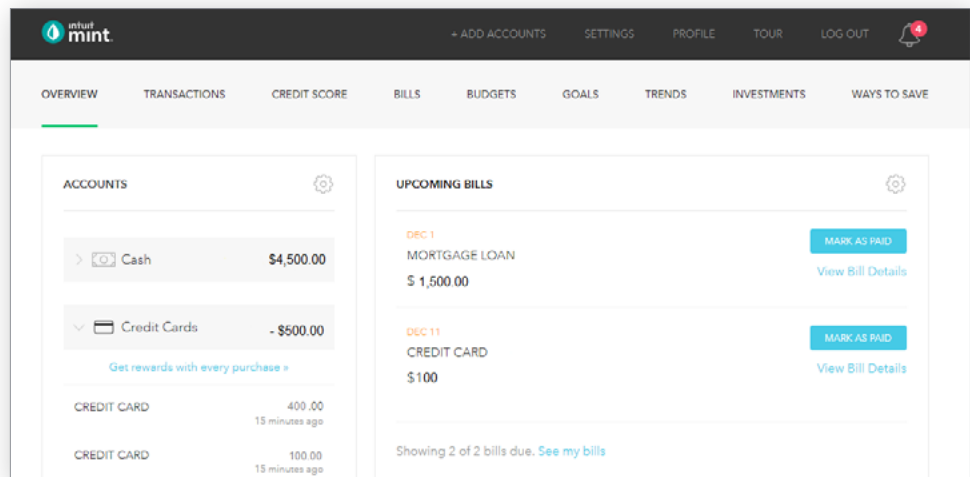Log in to Mint using the same device every time.

Figure 2: Mint Dashboard
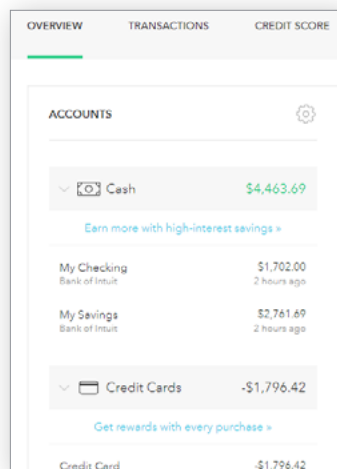Close any pop-up ads that appear.

Figure 3: Isaiah's accounts appear in a vertical bar on the left side of the screen. Click on any one to see transactions for that account.

Figure 4: Transactions
Click on All Accounts to see all Isaiah's transactions. Or, choose one account such as Auto Loans, to see transactions for that specific account.
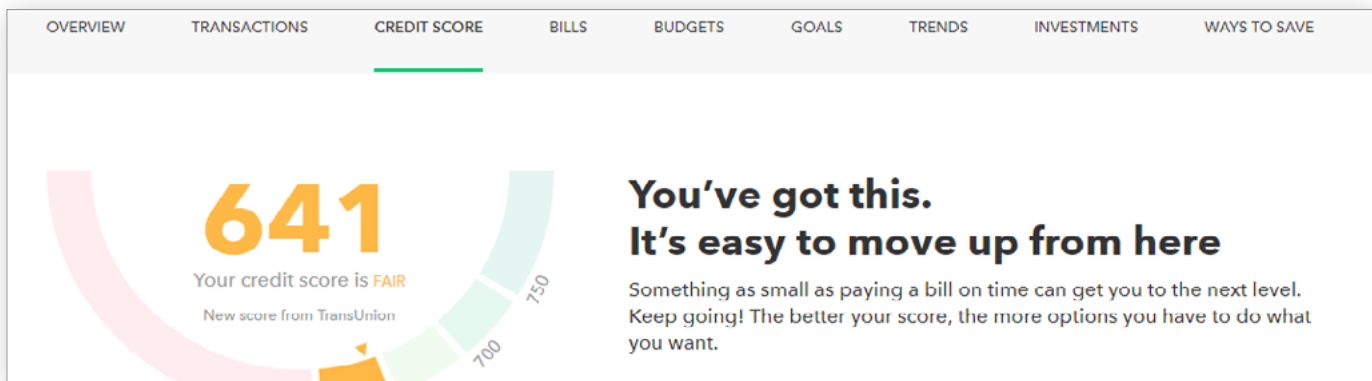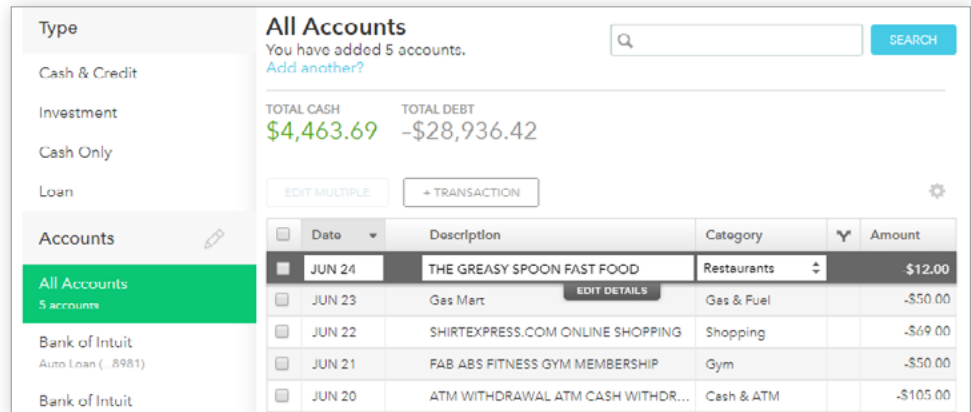

Figure 5: Credit Score
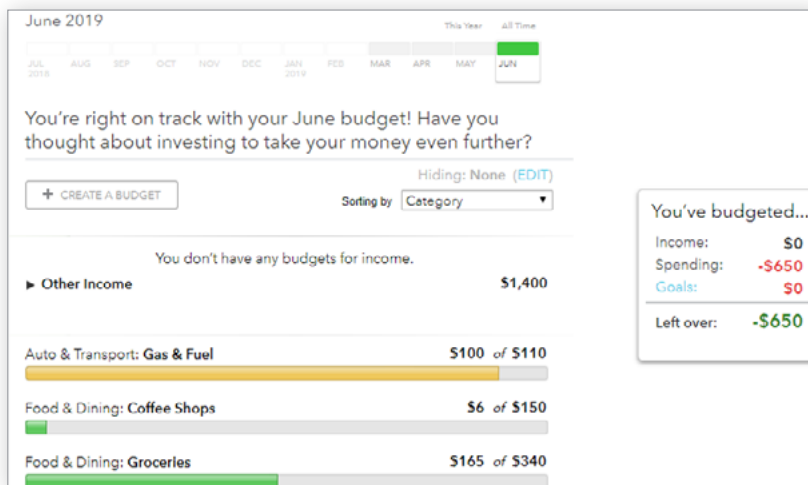This is the 3rd tab from the left on Mint's dashboard.

Figure 6: Budgets
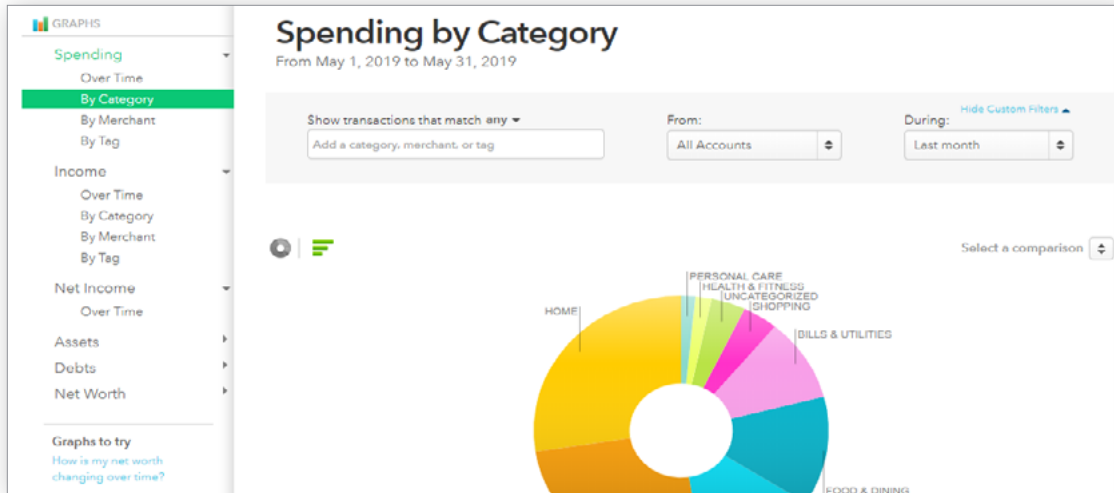In Mint, the budgets are set up for a couple categories.

Figure 7: Trends

The right side of the screen in Trends allows the user to choose from a list of graphs by major heading (Spending) and as minor heading (By Category). In addition, a time range can be selected from the drop-down menus above the graph itself.
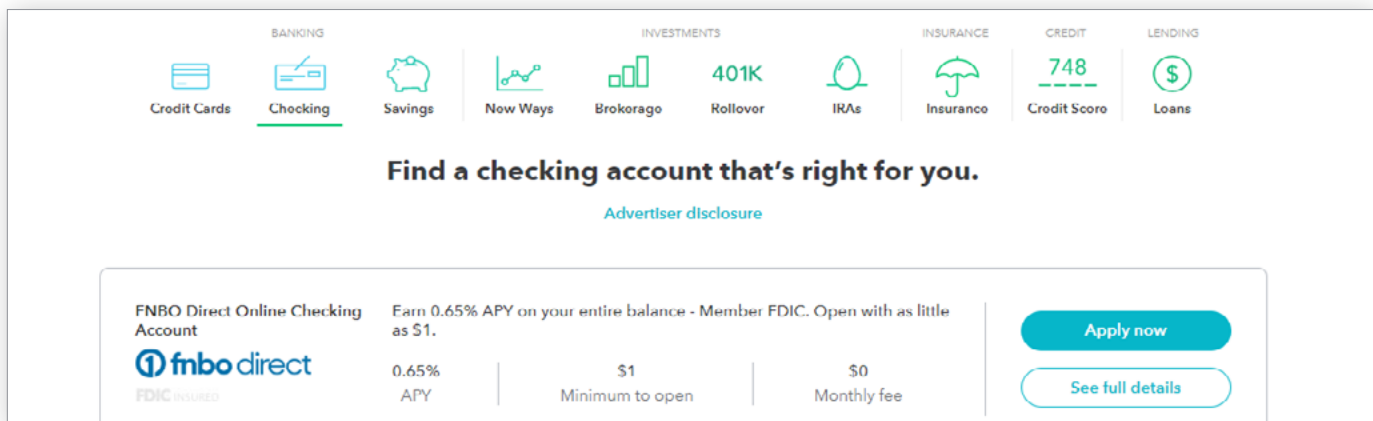

Figure 8: Ways to Save

Mint has a list of ways to save running across the top of the tab. Click on checking, for example, will bring up a list of current checking account offers and details of the account.